

Purpose of RC-SBP

The Reserve Component Survivor Benefit Plan (RC-SBP) is designed to protect dependents of retirement eligible Reserve soldiers should the soldier die before his/her 60th birthday.

Public Law 95-397 1972

Members of the Reserve Component who had met all qualifications for retired pay (except they were not yet 60 years of age) were receiving their 20 year letters, but all too frequently, were not subsequently living to be 60 years of age. Those members of the Reserve Components who died subsequent to completion of 20 years qualifying service, but before entering into actual retired status at age 60 were unable to leave any portion of their retired pay benefit to their survivors. RC-SBP solved this problem!



COUNSELOR

SSG Travis Reed

Email:

Travis.j.reed4.mil@mail.mil

Phone:

(984) 664-7565

(984) 664-6128

Address:

JFHQ-NC-J9

Attn: Retirement Service Officer

1636 Gold Star Drive

Raleigh, NC 27607

Website: <http://nc.ng.mil/services/retirement/Retirement/Pages/default.aspx>



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*NC National Guard
Retirement Services Office*

Reserve Component Survivor Benefit Plan (RC-SBP)



Eligibility

- Soldiers who have completed 20 or more years of qualifying service.
- Last 6 qualifying years must be as in a Reserve Component.
- Complete and return the DD Form 2656-5 (Reserve Component Survivor benefit Plan Election Certificate)
- DD Form 2656-5 can be found at <http://nc.ng.mil/services/retirement/Retirement/Pages/default.aspx>
or
<http://www.dtic.mil/whs/directives/forms/eforms/dd2656-5.pdf>
- **Must be Completed with in 90 calendar days of receipt of 20 Year Letter** (Notification of Eligibility for Retired Pay at Age 60)

Options

When Completing the DD form 2656-5, Soldiers elect either:

Option A: Decline Coverage (remains eligible for standard SBP coverage at age 60).

Option B: Provide an annuity starting on what would have been the Soldier's 60th birthday (if deceased prior to age 60)

Option C: Provide Immediate Annuity beginning on the day following date of death regardless of age at time of death

Reserve soldiers who fail to decline coverage using option A will receive automatic coverage under option C

Additional Information

A soldier can designate his or her spouse or spouse and children to receive an annuity after his/her death. If the soldier is not married, he or she may designate a person who has insurable interest in him or her as a beneficiary. (Could cost as much as 40% of Retired pay)

A soldier who is **not married** at the time he or she attains initial eligibility to enroll in the plan may obtain coverage at a later time if a spouse or dependent child is acquired, provided the soldier notifies Human Resources Command Fort Knox (HRC-Ft Knox) and requests an election. To be valid, the election must be completed, signed by the soldier, and received by HRC-Fort Knox within 1 year.

HRC-STL Website
<https://www.hrc.army.mil>

HRC Address
HRC-Fort Knox
ATTN: AHRC-PDP-TR
1600 Spearhead Division Avenue (Dept 482)
Fort Knox, KY 40122